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AARON OF LINCOLN¹.

THERE is an important omission in my little book, *The Jews of Angevin England*, which has been received with praises so much above its deserts. In a measure, to use a much hackneyed expression, it resembles the play of Hamlet without any representative of the Danish prince. Owing to circumstances, which have been explained by myself and others over and over again, the Jews of mediaeval Europe were forced to be "usurers," or, as we nowadays call them, financiers. But the greatest of these financiers in twelfth-century England (to which my book is confined) is undoubtedly Aaron of Lincoln. My pages positively reek with his transactions. He is in many ways the typical Jew of Angevin England as he presented himself to the outer world. I have given in my book all, or at any rate most, of the passages which relate to his activity, but I have not, as I at one time intended, brought together these passages so as to give a complete account of his career. I propose supplying that omission on the present occasion. It will at any rate render our notion of what Jewish finance at this early period really meant more definite if we concentrate our attention on such a typical Jewish financier as Aaron of Lincoln.

We only know of his activity for the twenty years between 1166, when we find him in full force, and 1186, when he died and all his riches fell into the king's hands. We do not know his age at death, and therefore it is impossible to state when he was born; but it must have taken him some time, as we shall see, to organize the method by

¹ A paper read before the Jewish Historical Society of England.

which he acquired his comparatively huge wealth, and he was probably born some time before 1130. As his name indicates, he was a native or at any rate an inhabitant of Lincoln, then the second town of the kingdom. Who was his father we know not, nor how he acquired the beginnings of that wealth which he knew so well how to multiply, but his parents or he himself must have been amongst the earliest Jewish settlers in Lincoln, where we find him located somewhat outside the ordinary Jewry of Lincoln for reasons which will later detain us. Nor do we know for certain under what circumstances he began his career as financier.

When we first meet with him he is already in a large way of business, and to explain the exact character of that business I must first of all explain something of the old methods of national book-keeping. The king was represented in each of the shires by the shire reeve or sheriff, that is, the king's steward for that particular shire. From each shire the king drew a certain rent or fee which was known as the "ferm" of the shire, and twice a year the sheriff had to pay to the king the half-yearly ferm. He either had to pay it or in the interim the king could draw upon him for the amount which he would have to pay. Thus if the king had any pressing creditor he could get rid of his importunities by giving him what were practically demand notes on some of the sheriffs of the shires. It is in connexion with a series of transactions of this kind that we first come across Aaron of Lincoln. All these accounts of the sheriffs were sent up to the Board of Exchequer at Westminster, and there checked and entered upon the roll, which from its size and shape got to be known as the Pipe Roll. In the Pipe Roll for the twelfth year of Henry II, corresponding to 1165-66, we find for Lincolnshire the following entry:—"William de Lisle renders count of the ferm of Lincolnshire"; then come some details of payment which the sheriff had paid on behalf of the king, and then this entry:—"By payment by king's writ to Aaron the Jew,

£29 8s. 10d., which are counted to him in the ferm of the county" (*J. A. E.*¹, 43). In other words, the king for some reason or other was indebted to Aaron of Lincoln for the sum of £29 8s. 10d., which would correspond nowadays to something like £1,200, and he repays the Jew by a draft on the sheriff of Lincoln. This would not be altogether surprising since Aaron lived at Lincoln, and it might be simply a matter of convenience that the sum should be paid by a draft on Lincoln. But this is only one of nine similar entries for that same year in which the king calls upon the sheriffs of Lincoln, Norfolk, Yorkshire, Hampshire, Essex, Rutland, Cambridge, Oxford, and Buckinghamshire to pay out of the fermes of these counties no less a sum than £616 12s. 8d. This would correspond to something like £20,000 of the present day, but it really answered even to more in the eyes of the royal officials, for the king's whole income, out of which the national administration had to be found, was no more than £35,000, out of which Aaron, it will be seen, in 1166 supplied one-fiftieth.

But the important point to notice is by what means Aaron, who lived in Lincoln, could have been so ubiquitous and apply for his money at Norwich, at Winchester, at Colchester, at Rutland, at Oxford, at Cambridge, at York, and at Buckingham. He must clearly have had agents in those various counties who collected the money for him, and we are by no means without evidence of the existence of such agents. There is a Hebrew deed published by Mr. M. D. Davis in the very interesting volume of *Shetaroth* (No. 148, *J. A. E.*, 268), which he edited for the Anglo-Jewish Historical Exhibition, in which two Jews of Warwick, Peitevin and Leo, acknowledge that they have received from the sheriff of Leicester £109 5s. 4d. as attorneys for Aaron of Lincoln. Another entry (*J. A. E.*, 277) refers to the attorneyship Aaron had made to Deudone fil Aaron (perhaps his son); and we shall see later of another

¹ I refer throughout this paper to *Jews of Angevin England* by the initials *J. A. E.* followed by a number referring to the page.

instance where a Jew, who had come all the way from Paris, collects money at York due to his master Aaron of Lincoln.

Aaron was not alone in this method of dealing with the king. In the very same year in which these entries occur his chief financial rival, Isaac fil Rabbi Joce of London, receives no less a sum than £743 13s. 10d. from the sheriffs of Bucks, Bedford, Kent, Northampton, Gloucester, Dorset, Essex, Oxford, Lancashire, Norfolk, Cambridge, Devon, and Hampshire (*J. A. E.*, 44). Some of the counties, it will be observed, are the same as those supplied by Aaron of Lincoln, but between the two Jews the king had received a twentieth of his income, and had paid them back by drafts on nearly half the counties of England. Isaac fil Joce had also his agents, for the earliest *Shetar* or Hebrew receipt we have is signed by "Berachyah, son of Rabbi Eliayu, on behalf of the Honourable Rabbi Isaac, son of the Honourable Rabbi Joseph" (*J. A. E.*, 77). Ten years later we find the sheriffs of Dorset, Somerset, and Northumberland paying the cash balance of their farms to Aaron and Isaac conjointly, who had for this occasion combined their forces, which were probably at that time the largest amount of floating capital existing in England (*J. A. E.*, 56). In the following year we find another combination of forces in four Jews, among whom was Deodatus the bishop or Dayan, whom I have identified with an important Jewish writer of the period. They received no less a sum than £1,003 from eight of the sheriffs (*J. A. E.*, 65).

It is unfortunate that we have no details as to the other side of the transaction. The king orders the sheriffs to pay these various sums, but we may be tolerably certain that he had previously received consideration for them. Now the ordinary view of authorities of English economic history is that the Jew was the king's chattel, and that he could do what he liked with him and his property, but the entries in the Pipe Rolls to which I have referred are by themselves sufficient to disprove this. If the property of

the Jew belonged to the king there was no reason why he should pay them back. The fact is, it was only on the Jew's death that the king claimed his chattels or any portion of them, and he did the same with the property of Christian usurers as well, so that from the point of view of the State a Jew, at any rate in the twelfth century, had no disabilities *quod* Jew.

It would also be interesting to know which of the two great financiers, Aaron or Isaac, thought out the plan of organizing the English Jewry into one great banking association spread throughout the country, for that is what these entries really mean. If the king could pay agents of Aaron of Lincoln throughout the English counties, so could those agents advance moneys belonging to Aaron to persons requiring capital wherever they were situated. As we shall shortly see, Aaron of Lincoln when he died had debtors spread throughout the breadth and length of England. I rather doubt whether he was the inventor of this organization. We find it utilized by Isaac fil Joce, and he was, from his position as head of the London Jewry, a still more important person socially than Aaron of Lincoln. His father is referred to in the only Pipe Roll we possess of the reign of Henry I, dated 1130, as Rubigotsce (*J. A. E.*, 15), or in other words Rabbi Joseph, while at the beginning of the reign of Richard I a special charter was given to him and his men as representing the Jews of all England (*J. A. E.*, 134). It will also be observed that in 1166 Isaac receives more and from a greater number of shires than Aaron. Consequently it is more than probable that the practice of utilizing the provincial Jews as local branches of the London and Lincoln banks was due to Isaac rather than to Aaron of Lincoln.

On the other hand, it was the great Lincoln financier who utilized this network of branches with the most energy. We find his transactions ramifying throughout the breadth and length of the land, in particular he seems to have done business with almost all the great abbeys and monasteries,

which were at this time engaged in raising those stately edifices that are the pride of our cathedral towns. And here for a moment I will pause and discuss what exactly was the function which Jewish usury performed in the development of England. The Church had laid it down that no man, under pain of being excommunicated and considered unworthy of Christian fellowship, should lend to another upon usury; and this is explained by Saint Augustine to mean, "If you have given a man your money and expect from him more than you gave, and not money alone but anything more than you have given, whether corn or wine or oil—if you expect to receive more than you have given you are a usurer, and for that to be reproved" (*J. A. E.*, 16). Or again, Pope Julius laid it down that "if any man, not from necessity but from cupidity, buys corn or wine, let us say at twopence a measure, and keeps it till it may be sold at fourpence or sixpence or more, this we call filthy usury" (*ibid.*). In other words, no economic application of capital was to be allowed to Christians, no great enterprise could be undertaken except the person or persons who desired to carry it out had got the necessary capital to complete it. There is much to be said for the policy of the Church in the early stages of industry, when debt was so likely to cripple rather than, as in modern times, to stimulate it. But there comes a time in the development of any industry when loan capital is desirable for promoting it, and it was at this moment in the development of English industry that the Jews came forward and assisted in its development. That their charges were high for the accommodation was due to several causes, chief among which was the absence of competition, due to the policy of the Church. But it must also be remembered that the king was sure, sooner or later, to claim his share in each transaction, and that share had naturally to be paid by the debtor in the form of heightened interest.

It is at any rate a mistake to think that the money advanced by Jews was solely devoted to crusades or other

non-productive expenditure. The career of Aaron of Lincoln is alone sufficient to disprove this hackneyed statement, for he was concerned in the building of no less than sixteen abbeys and monasteries of which we know, and doubtless of many more about which we have no evidence. Of one set of transactions with abbeys we have very curious evidence which throws considerable light upon the methods of money-lending in the twelfth century. When Richard I came to the throne in 1189 he found debts due to him as his father's heir for the sum of no less than 6,400 marks, or £4,800 (corresponding to about £150,000 and probably more at the present day), which were due to him from the abbeys of Rivaulx, New Minster, Kirkstead, Louth Park, Revesby, Rufford, Kirkstall, Roche, and Biddlesden (*J. A. E.*, 108). Now these were all Cistercian monasteries, created between 1140-1152¹, and it is specially mentioned in the deed that the king had become possessed of this debt as universal legatee of Aaron of Lincoln. What does this mean but that these nine Cistercian abbeys would not have been built but for the financial assistance given by Aaron of Lincoln? It is not certain that these monasteries were built at so early a date as 1140-1152. This is merely the date of foundation, and it would be some time after settlement that building operations on a large scale would be undertaken.

But that is not all. These abbeys owed 6,500 marks, but the king allowed them to clear themselves of their indebtedness by paying him only 1,000 marks, a little more than one-seventh of the whole debt. This must have frequently occurred, for naturally the king, who had not advanced the money, would be quite willing to take almost any proportion of it if the debt fell into his hands, since whatever he got it would be all profit. Consequently it would be to the interest of any debtor to let the debt run on, notwithstanding how high the interest was, in the hope that the Jew to whom he owed it might die, that the debt would

¹ See Miss A. E. Cooke's paper on "The Cistercian Monasteries of England" in *Eng. Hist. Rev.*, VIII, 625 seq.

then fall into the king's hand, and that he would be able to redeem it at a very slight cost to himself. Usury was in this way a sort of bet on the Jew's life, and unfortunately a very high premium was put upon the disappearance of the Jew. Eliezar of Norwich, for example, the Jew who was accused of having crucified the little boy martyr, Saint William of Norwich, was killed in this way by one of his debtors (*J. A. E.*, 257).

But we have further evidence of the connexion of Aaron of Lincoln with the abbeys and monasteries of Angevin England. Thus in 1173 Godfrey, the son of Henry II, succeeded to the see of Lincoln, and one of his first acts was to redeem the plate of Lincoln Minster, which his predecessor, who died in 1166, had pledged with Aaron (*J. A. E.*, 57). And in a well-known passage, to which the late Professor Freeman was never tired of pointing, it was recorded how Aaron of Lincoln boasted of what he had done for the great abbey of St. Alban's, which is still in existence. Abbot Simon had died, leaving the abbey in debt more than £400 (corresponding to £12,000 of the present day). "Whereupon," says the chronicler, "Aaron the Jew, who held us in his debt, coming to the house of St. Alban in great pride and boasting, with threats kept on boasting that it was he who had made the window for our St. Alban, and that he had prepared for the saint a home when without one" (*J. A. E.*, 79). I presume this would be the great window of stained glass in the transept, which thus remains to the present day as a monument of Aaron of Lincoln's enterprise, without which the window and the shrine could not have been built, at any rate in the time of Abbot Simon. One can imagine the Jew riding up on his mule and, feeling confident of the protection of the king, boasting of what he had done. It was not perhaps in the best of taste, but after all it was true.

Giraldus Cambrensis gives a curious instance of a fraudulent use made of this indebtedness by monasteries to Aaron of Lincoln. One William Wibert was cellarer of

the Cistercian convent of Biddlesdon, which was indebted to Aaron of Lincoln, and had to pay interest on the debt. The cellarer secretly paid off the debt, but pretended that the interest was still due to Aaron and continued to draw and pocket it for his own benefit. It is fair to add that this report comes from a personal enemy of Wibert's, but the fraud was clearly possible, and he was certainly dismissed from his post on account of it (*J. A. E.*, 272).

But the abbeys were brought into connexion with Aaron of Lincoln not solely through their building transactions. We have an interesting instance how the abbeys came incidentally into possession of neighbouring lands through Jewish usury in the case of the abbey of Meaux. One William Fossard in the neighbourhood had become indebted to the Jews to the large amount of 1,800 marks, or £1.200 (corresponding to £36,000 of the present day), and for that sum had pledged a number of his estates to the Jews, who doubtless received the rents from them instead of him (*J. A. E.*, 70). Fossard accordingly asked Philip, the abbot of Meaux, to release him by taking over the debt, and in exchange he offered the abbot the villes or manors of Bainton and Nessenwick. "While," says the abbey chronicle, "Aaron the Jew of Lincoln, *who seemed to be the first and greatest of the Jews*, thus had drawn to himself the whole debt of William, he promises to forgo more than 500 marks if our abbot would promise to satisfy him of the rest." Consequently this was done, and a fresh deed of 1,260 marks was drawn out in the sole name of Aaron of Lincoln. It is tolerably clear that he had bought out his fellow-creditors at a much less sum than was mentioned in the original deed. The incident illustrates Aaron's method of business, and it also exemplifies the advantage the king obtained from Jewish usury, for when Aaron of Lincoln died among his deeds were found the promise of William Fossard to pay the original sum of 1,800 marks, whereas it was found that only 1,260 marks had been paid on his behalf. Consequently the king claimed from the abbey the

remaining 540 marks, and it was with great difficulty that the original transaction was proved and a special entry was made on the Pipe Roll of 1198, thirty-two years after the event, which cleared the abbey from further indebtedness by explaining the exact process that had been gone through (*J. A. E.*, 58).

But Aaron of Lincoln was not only concerned with building operations of the abbeys or with their relations with their neighbours. On one occasion at least we find him concerned in a large corn operation. The very earliest deed of indebtedness extant (*J. A. E.*, 66), and now in the Record Office, is a promissory note of Robert, the parson of Bisbrooke, in the county of Rutland, to deliver on Aaron's demand twenty-five soams of hay, Stamford measure, while another parson of the same district promises to deliver forty more soams, both of them to be kept on Aaron's demand and to be delivered within fifteen days. It is clear from this example that Aaron was on some occasions a speculator in corn, though not on the scale of certain gentlemen of Chicago, whose operations have disturbed the peace of Europe.

We have other promissory notes at the Record Office relating to transactions of Aaron of Lincoln, and from these we can gather some further details as to the mode in which he did his business. Thus we have another deed (*ibid.*) in which one of the parsons of Bisbrooke just referred to counted indebtedness to him of £10 sterling, on which he promises to pay every week interest, at the rate of twopence in the pound, which will work out at about forty-three per cent. per annum, and until he has paid him both capital and interest he pledges to him all his lands at Bisbrooke. This occurred in 1179, and we can trace the history of this land at Bisbrooke for at least twenty years, for in the tenth year of Richard I an entry occurs on the Pipe Rolls relating to this very piece of land, from which it appears that Richard of Bisbrooke had pledged this land to Samuel of Stamford for fifty marks, and that Samuel

held the land till the rental had paid back the said fifty marks (*J. A. E.*, 193). We can in this case follow the opposite process to the earlier stages of Aaron's transactions. Hitherto we have found him buying up from other Jews indebtedness to them, here appears to be a case where another Jew had stepped in and had bought Aaron of Lincoln out by paying his debt, and then taking over the land instead of him. I may add that the king, though he lost the land which would have come into his hands on the death of Aaron, still gained £10, which he charged Richard of Bisbrooke for auditing his accounts with Samuel of Stamford.

I fear that these mercantile details may appear somewhat arid, but it is only by going into such details that we can realize at all the manner in which Jewish usury affected the king's treasury on the one hand, and the normal economic condition of the king's subjects on the other. Of course we cannot say for what purpose Richard of Bisbrooke originally required the £10 which he borrowed from Aaron of Lincoln. It may have been for what economists call productive purposes, or on the other hand it may have been simply wasted on some needless luxury, as a tournament, or to bedeck the fair wife of the knight; but in any case we can see how very onerous was the burden cast upon his land by the loan. Nor is the interest charged in this case at all unusual. In other cases fourpence in the pound a week or nearly 86 per cent. was charged, while the very lowest interest mentioned is a penny in the pound, running to 22 per cent.

Sometimes no interest was charged directly, but the deed of indebtedness would doubtless in that instance contain a much larger sum than the original amount lent. Thus in another transaction of Aaron of Lincoln we have Herbert, parson of Whissendine near Melton Mowbray, acknowledging indebtedness to Aaron of 120 marks to be returned in six years, twenty marks per annum (*J. A. E.*, 67), and I should be surprised if much more than sixty marks were ever lent by Aaron. In this case, however, it is also stipulated that

if payments are not made on the exact date mentioned in the deed, interest should then run at the rate of twopence in the pound every week. This in the next century was the particular form adopted by the Lombards and Cahorsins in their money-lending transactions. They attempted to evade the Church law against usury by not charging interest for the loan but for the delay in paying the loan. By means of this quibble the Italians under the patronage of the Pope were enabled, towards the end of the thirteenth century, to oust the Jews from their previous monopoly of money-lending.

We have thus seen Aaron of Lincoln concerned in all manner of transactions—assisting in building abbeys, helping abbeys to acquire lands, buying up hay, and securing the rent-charge of the lands of knights. We have even seen that he was not above taking the plate of Lincoln Minster in pawn, and there is a curious story told by Giraldus Cambrensis which shows that he was equally ready to take in pledge the property of private individuals. A knight named Roger of Estreby had pledged a favourite coat of mail with Aaron of Lincoln. He had visions in which he heard voices telling him to cross the Channel and go to King Henry and remind him of the seven commands laid upon him. He promises to do so if he can sell his beans, and then again hears the voices reminding him of his promise, thereupon he retorts that he has not got his coat of mail. The voices said to him, “But you have it, it lies at the foot of your bed”; and when he went there he found it was. He crossed the Channel and went to the king and told him the seven commands, among which was this, that he should drive all the Jews from his land (*J. A. E.*, 272). This would possibly have been to the advantage of Sir Roger of Estreby.

By all these methods, and especially owing to the manner in which he had organized the whole of the English Jewry and thus got his finger into every financial pie, Aaron kept on increasing his store of wealth till he must have been by

far the richest man in England except the king. He appears to have worked in harmony with the other rich Jews of the period. We have already seen him acting conjointly with Isaac fil Joce. We also find him acting in conjunction with a brother of Isaac fil Joce, Abraham, son of Rabbi (the father-in-law of Sir Leon of Paris, the great *tosaphist*), as well as Isaac of Colchester, and all these were acting as pledges on behalf of Brun, a Jew of London, who was the second richest man of the community (*J. A. E.*, 139). All these were important financiers, but it is clear that they were used to working together. They could not, however, form a partnership because the king would not let them. What was the reason of this? If they held their money in partnership the king would have no right to money so held when any of the Jews in the partnership died, and thus he would lose his chief advantage from his Jewry, for when a Jew died all his chattels and deeds and property fell as an escheat in the king's hands, and became his absolute property to do what he liked with. This did not only apply to Jewish usurers, but the same law, as we have seen, was exercised with regard to Christians who lent money and expected to get anything more back than what they had lent. As a rule the king did not drive matters to an extremity, but would take a relief from the natural heir; that is, he would take over part of the property of the deceased, and hand over the rest to the heir. In the thirteenth century the usual thing was for the king to claim one-third of the Jew's property on his death. In the long run this paid the king better than seizing the whole property, for if he took the money he could not lend it out on such favourable terms as the Jew, indeed he could not as a good Christian and as the head of a Christian State lend it out on interest at all. Consequently it was more to his ultimate advantage to let the heirs of a Jew keep the ball a-rolling as before, as by means of tallages and other demands on the Jews he could easily obtain a very large share in any further profits that were made.

But when Aaron of Lincoln died, which appears to have been in 1186, towards the end of the year, the king exercised to the full his right to the enormous property which the great financier had collected. The actual treasure which Aaron had collected in his house was in itself a great windfall, but this was probably nothing compared with the amount of debts due to Aaron which thereupon became due to the king. So great was this amount that a special branch of the Treasury, known as the Exchequer of Aaron, was established, which had two treasurers and two clerks (*J. A. E.*, 141, 142). They had their hands full of work for a long time to come after the death of Aaron. They had nothing to do with his actual cash, for the simple reason that the king had intended to take the treasure across to Normandy, and the ship that carried it went down between Shoreham and Dieppe, much to the annoyance of the king (*J. A. E.*, 91). It is by no means impossible that if submarine operations become easy, one of these days traces may be found at the bottom of the English Channel of the treasure of Aaron of Lincoln.

Now it is owing to this big windfall to the king's treasury that we are enabled to know so much about Aaron of Lincoln's business, for as soon as the treasurers and clerks of Aaron's exchequer had conducted the very elaborate audit of his estates, they sent on to the sheriffs of the different counties the details of each of the debts which were due in that particular county, and the sheriff had henceforth to account each year in his balance sheet with the king for such of the debts as he had collected during the half-year, and not alone these, but repeated from year to year even those debts which he had failed to collect. Consequently we find in the Pipe Rolls of the third, fourth, and fifth years of Richard the First's reign (1191-93) no less than 430 entries relating to Aaron's debts, and amounting in all to £15,000 (*J. A. E.*, 142, 143), corresponding to nearly half a million at the present day, and representing an even more substantial sum in the eyes of the king, whose normal

income was not much more than double the amount of Aaron's estate. One is pleased to know, however, that the king did not make quite so much out of his rather unscrupulous proceeding as might have promised at first sight, for these entries were kept on the Pipe Rolls up to the beginning of John's reign; and we find printed in the Pipe Roll of the third year of John, a considerable number of Aaron's debts which still remain unpaid to the amount of nearly £5,000, showing that only about £10,000 had been paid off in the interim. But though the king did not reap so much monetary advantage from Aaron's exchequer, he must yet have increased his hold upon the baronage and gentry of England by holding over the heads of so many of them the threat of distraining on account of the debts they had incurred to Aaron of Lincoln.

What is of interest to us in the whole transaction is the fact that such of Aaron's debts as still remained unpaid in 1202, the third year of John's reign, are recorded for us on the Pipe Roll of that year. The Rev. S. Levy has been good enough to draw out for me the items printed in the Pipe Roll, and from them we can gain much information as to the extent of Aaron's transactions. I am indebted to him for placing these details at my disposal.

It is interesting in the first place to notice the class of persons to whom Aaron had lent money. We find the Earl of Leicester and the Earl of Chester, the Abbot of Westminster and the Prior of the Hospitallers, the Bishops of Bangor and Lincoln, a deacon, a doctor, a moneyer, the municipality of Winchester and the town of Southampton, the Sheriff of Norfolk, the Archdeacon of Suffolk. Even the Archbishop of Canterbury himself acknowledges indebtedness in no small sums; but as a rule Aaron's debtors were less elevated in position though still of the upper classes. Generally speaking, the names are of the type Simon de Harcourt, William de Colville, in other words, the landed gentry who derived their names from the manors which they possessed. Now it is probable that in the

majority of these cases the loans were made on the security of the manors of the debtors, and this is indeed stated explicitly on some occasions. Thus Simon de Harcourt owes twenty marks on Seinton and Morton, William fil Robert owes £20 on Harestan, while several entries state that the debtor owes the money "on his land¹." Altogether, by indicating on a map the various manors and towns where we can trace the operations of the Lincoln financier, it will be observed that the larger proportion of the lands involved are clustered round Lincoln and Yorkshire, but the operations extend as far as Shropshire on the west and down to Southampton in the south². Now who had ultimately the advantage of all these transactions? As we know from the Pipe Roll it was the king, who was thus the Arch-usurer of the kingdom. He used his Jews to get the barons into his power, and when the great struggle came between the barons and the king, one of the important items in the struggle was the use by the king of Jewish usury. It was due as much as anything to this great windfall from Aaron of Lincoln that nearly thirty years later the barons found it necessary to put into Magna Charta the tenth clause, declaring that the king could only claim for any debts to Jews that fell into his hands the capital but not the interest.

But the existence of Aaron's exchequer had still more important results on the constitutional position of the Jews in their relation to the king. Within eight years of his death the whole transactions of the Jewry were regulated by the Ordinances of the Jewry (*J. A. E.*, 156), which gained the king full power over it, because henceforth he kept their

¹ The references for these details can be found in Hunter's edition of the *Rotulus Cancellarii* for 3 Jo. by search in the index under the names of the debtors. Many of the manors are given in the list, *J. A. E.*, 310-13.

² Aaron appears to have had property in London. Mr. Walter Rye has pointed out to me a reference in Ayloffe's Charters (M. 10, 11) to houses once belonging to him and granted by the king after his death. From the Terrier of St. Paul's (*J. A. E.*, 15) it seems they were in the parish of St. Lawrence.

account-books for them, or at any rate a duplicate of them. In other words, the Exchequer of Aaron had grown into the Exchequer of the Jews. As the principal business of this exchequer was to record the receipts which Jews gave when their debts were paid, and these receipts were known as *starra*, the room at Westminster where these *starra* were kept for reference became known as the Star Chamber, from which in later days the inquisitorial court of the Stuarts took its name.

To complete this account of Aaron's transactions we have to mention that he appears to have dealt with Jews as well as Gentiles. Among his eighty debtors at York no less than a quarter were Jews (*J. A. E.*, 142). At Southampton two Jews owed the king for their houses which they had bought from Aaron (*J. A. E.*, 160). Joce of York, the hero of the great York massacre, owed Aaron's estate when he died twelve marks and a half for a silver vessel which he had bought from him (*J. A. E.*, 143). These debts from Jew to Jew did not appear to have carried interest, but we may conjecture that in most cases they were merely moneys collected by local provincial Jews on behalf of Aaron, which they had not paid over to him at the time of his death. It is somewhat difficult to determine whether they were cases of this kind, or, what is even more probable, that the king had handed over some of the charters and deeds that fell into his hands of Aaron's estate to provincial Jews to collect for him locally, since they could demand interest and he could not. Wherever we go into the transactions we find the king the sleeping partner of Aaron of Lincoln.

I have now given sufficient detail, which has necessarily been of a dry and business-like character, to show the importance of Aaron of Lincoln's financial career on the early history of the Jews in this country. Owing to the ability and energy with which he organized the whole Jewry into a huge network of agents for his transactions, he acquired wealth equal nearly to the whole income of the

State for a year. When this fell into the king's hands it determined the officials of the royal treasury to bring Jewish usury into more direct relations with the Exchequer, and hence we have in the thirteenth century a somewhat different state of affairs. The Jewry is still more closely organized, but this time in the interest of the king, who thus takes the place of Aaron of Lincoln. But as the king could not allow usury to be drawn in his name, he puts forth as his stalking-horse the arch-presbyter or Chief Rabbi, who seems to have been the only Jew allowed to acquire very great riches, but has to part with them during his lifetime at the king's demand. The chief of these was Aaron of York, who told Matthew Paris that he had in ten years handed over to the king £40,000.

In Aaron's career we therefore see the typical example of Jewish usury or finance in mediaeval England. It had some advantages from the national point of view, since it enabled many building operations to be carried out, as we have seen, in the case of the abbeys and the monasteries. It may have at times assisted the lower barons to improve their position, but as a general rule it only resulted in increasing the power of the king, and had indirect good results in so far as the consolidation of the royal power under Edward I was one element that has made England what it is. Aaron's career led to the organization of the Jewry in the Exchequer of the Jews, which gave a name at least to the Star Chamber, and thus in many incidental ways was intimately connected with the constitutional history of this country.

Of his personal habits and appearance we have no record except that one glimpse we had of him riding up to the gates of St. Alban's. There is indeed a single *shetar* of his in which he lends a small amount to a Christian lady, named Truue, without satisfying any interest for the loan, though he was good enough man of business to obtain her I.O.U. for the amount, which still exists (*J. A. E.*, 87). But in general the entries on the Pipe Rolls, as might have been

expected, have as little human interest as the pages of any banking ledger, though at the back of them there is often human tragedy. In one single case we can trace very serious consequences from Aaron of Lincoln's transactions. One of the greatest of the York landowners in the twelfth century was Richard Malebys. He succeeded to very large estates in Yorkshire in 1176, but within six years he had become a debtor to Aaron of Lincoln, and in 1182 one of his agents records in a Hebrew deed that he had received £4 from "Richard the evil beast" out of his great debt, and the accompanying Latin deed also refers to "the great debt which he owes to my master Aaron" (*J. A. E.*, 77). Eight years afterwards Richard Malebys did his best to get clear of that great debt by organizing the terrible attack on the Jews of York, which led to their sublime self-slaughter, thus indirectly due to the transactions of Aaron of Lincoln.

I have said that we have no record of his appearance, but we have at any rate the remains of his residence at Lincoln. On the Steep Hill of that town, on the right-hand side as you go up to the cathedral, there is a house which tradition has always associated with Aaron of Lincoln, and which antiquaries are united in dating in the twelfth century, so that there is every likelihood that the tradition is founded on fact, especially as no one for the last six hundred years at least, has known of the importance of Aaron of Lincoln. Very little remains of the older part of the house, but there is a Norman window of two lights with a shaft between, and as in the other Jews' houses of Lincoln there is an external chimney projecting over the doorway. But the interesting thing to notice is the extreme strength of the building. The walls are of very great thickness, I should say at least three to four feet, and these walls extend round the corner, rendering it likely that at an early date the house was in the form of a courtyard, which could be defended against attack.

There, within easy call of the castle and the sheriff, who, as king's representative, would be obliged to defend

Aaron and his treasures, he looked down upon the town, many of whose inhabitants were his clients, and upon the Lincoln Jewry, most of whom were his agents. But he must have been conscious of the insecurity of his position from the strength of the citadel which he had caused to be built out of his gains. If it is a gloomy picture that the house suggests, part of the gloom was doubtless due to the intolerance of the Church which prevented Aaron of Lincoln from devoting his talents of organization to any purpose but the sordid one of money seeking. But there is no evidence that he attempted any other exercise of his talents, or that he was content with a mere livelihood out of his ill-gotten gains, so that some of the gloom must attach to the man himself. Be that as it may, his career is, I think, an instructive one in the light it throws upon the relations of the Jews to the English State of the twelfth century, and I would suggest that his house should receive more attention than it has hitherto done from those interested in English and in Anglo-Jewish history. So far as is known it is the earliest private dwelling-house in England, the date of which can be settled with certainty, so that it is of interest to English antiquaries, and to us Jews of England it is of still greater interest as the abode of the man who first brought to the knowledge of the royal treasury the advantage to the State that existed in Jewish usury.

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